

4-27-04



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/821,084
Applicant: HODGDON
Filed: April 8, 2004
Art Unit: Unknown
Examiner: unknown
Title: INCENTIVE BASED HEALTH
CARE INSURANCE PROGRAM
Docket No.: 04237118
Customer No.: 26565

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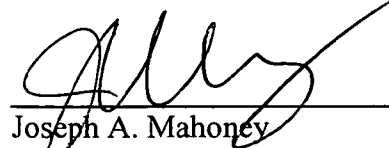
Dear Sir:

Enclosed herewith are the following for the above-captioned application:

1. Information Disclosure Statement;
2. Forms PTO/SB/08A and PTO/SB/08B;
3. Complete copies of cited references; and
4. Return receipt postcard.

The Commissioner is hereby authorized to charge any additional filing fees required under Rule 1.17 concerning this transaction, or to credit any overpayment to Deposit Account 13-0019.

Respectfully submitted,



Joseph A. Mahoney
Reg. No. 38,956

Date: April 26, 2004

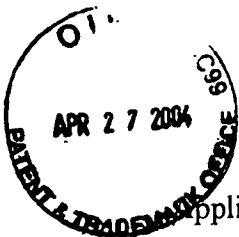
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INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Dear Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO/SB/08A and PTO/SB/08B forms. This Information Disclosure Statement is being filed within the three (3) months of date of filing and before the mailing date of the first Office Action on the merits. Therefore, Applicant believes no fee is due in connection with this filing.


Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration of relevant portions thereof by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each of all of the listed documents are material or constitute "prior art." If it should be determined that any of the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of such documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

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PTO/SB/08A (08-03)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 1 of 3**Complete if Known**

Application Number	10/821,084
Filing Date	April 8, 2004
First Named Inventor	Hodgdon
Art Unit	Unknown
Examiner Name	Unknown
Attorney Docket Number	04237118

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US- 6,658,389	12/2/03	Alpdemir	
	2	US- 6,574,606	6/3/03	Bell, et al.	
	3	US- 6,466,816	10/15/02	Granger, et al.	
	4	US- 6,411,939	6/25/02	Parsons	
	5	US- 6,280,393	8/28/01	Granger, et al.	
	6	US- 6,251,587	6/26/01	Sevigny, et al.	
	7	US- 6,235,176	5/22/01	Schoen, et al.	
	8	US- 04/0044654	3/4/04	Ballenger, et al.	
	9	US- 04/0044542	3/4/04	Beniaminy, et al.	
	10	US- 03/0233278	12/18/03	Marshall	
	11	US- 03/0200142	10/23/03	Hicks, et al.	
	12	US- 03/0182171	9/25/03	Vianello	
	13	US- 03/0126155	7/3/03	Parker, et al.	
	14	US- 03/0065561	4/3/03	Brown, et al.	
	15	US- 03/0055728	3/20/03	Lin	
	16	US- 03/0050537	3/13/03	Wessel	
	17	US- 02/0188469	12/12/02	Shalmi, et al.	
	18	US- 02/0133379	9/19/02	Lewis, et al.	
	19	US- 02/0133375	9/19/02	Moore, et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner
Signature

/Eliza Squires/

Date
Considered

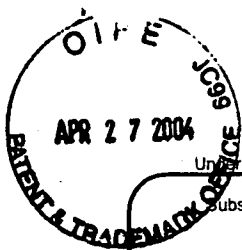
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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /E.S./



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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
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(Use as many sheets as necessary)

Sheet 2

of 3

Complete if Known

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Examiner Name	Unknown
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		Number-Kind Code ² (if known)			
	20	US- 02/0091550	7/11/02	White, et al.	
	21	US- 02/0069150	6/6/02	Ni	
	22	US- 01/0041988	11/15/01	Lin	
	23	US- 02/0010599	1/24/02	Levison	
	24	US- 02/0032586	3/14/02	Joao	
	25	US- 02/0040307	4/4/02	Roscoe, et al.	
	26	US- 02/0062271	5/23/02	Breuninger	
	27	US- 02/0095365	7/18/02	Slavin, et al.	
	28	US- 03/0009355	1/9/03	Gupta	
	29	US- 6,347,302	2/12/02	Joao	
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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

Examiner
Signature

/Eliza Squires/

Date
Considered

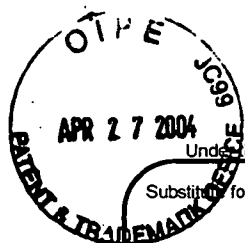
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Examiner Name	Unknown		
Sheet 3	of 3	Attorney Docket Number	04237118

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	30	EDINGTON D., Maintaining Healthy Companies: The Basis for a Serious Business Strategy; http://www.umich.edu/~hmrc/Health%20Com	
	31	MOSCA L., et al., Evidence-Based Guidelines for Cardiovascular Disease Prevention in Women; Circulation, 2004; 109:672-693	

Examiner Signature	/Eliza Squires/	Date Considered	09/15/2008
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